

Information to identify the case:

Debtor 1	Lisa Jones Ritz	Social Security number or ITIN	xxx-xx-0574
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 6/28/19
Case number:	19-22632-CMB		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lisa Jones Ritz	
2. All other names used in the last 8 years		
3. Address	4 Meadowood Drive Cheswick, PA 15024	
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 8/5/19

For more information, see page 2

Case number 19-22632-CMB

page 2

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Lisa Jones Ritz
 Debtor

Case No. 19-22632-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 309I

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 Total Noticed: 23

Date Rcvd: Aug 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2019.

db +Lisa Jones Ritz, 4 Meadowood Drive, Cheswick, PA 15024-9657
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15099277 Duquesne Light, C/O Keri Ebeck, Suite 2200 Gulf Tower, Pittsburgh, PA 15219
 15099278 +Greensky, LLC, 1797 Northeast Expressway, Ste. 100, Atlanta, GA 30329-2451
 15080026 +Grnsky/fifththirdbk, 1797 Ne Expressway, Atlanta, GA 30329-7803
 15099281 +KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
 15080027 Kay Jewelers, Care Of Resurgent Capital Serv, Greenville, SC 29602
 15099284 +Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
 15099285 +Peoples Gas, c/o James Wallace, 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
 15080029 +Rushmore Loan Mgmt Ser, Pob 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Aug 06 2019 03:16:19 Lawrence W. Willis,
 Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2019 03:17:10 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 06 2019 03:17:18
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Aug 06 2019 03:17:50 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15080023 +EDI: GMACFS.COM Aug 06 2019 06:43:00 Ally Financial, P.O. Box 380901,
 Bloomington, MN 55438-0901
 15099274 +EDI: BL-BECKET.COM Aug 06 2019 06:43:00 Becket & Lee, POB 3001, Malvern, PA 19355-0701
 15080024 EDI: CAPITALONE.COM Aug 06 2019 06:43:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 15080025 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 06 2019 03:16:37 Ditech Financial LLC,
 Po Box 6172, Rapid City, SD 57709-6172
 15080028 +E-mail/Text: bncnotices@becket-lee.com Aug 06 2019 03:16:29 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 15099283 +EDI: RESURGENT.COM Aug 06 2019 06:43:00 LVNV Funding, PO BOX 10497 MS 576,
 Greenville, SC 29603-0497
 15089667 EDI: RESURGENT.COM Aug 06 2019 06:43:00 LVNV Funding, LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ
 15099273* +Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
 15099275* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238)
 15099276* +Ditech Financial LLC, Po Box 6172, Rapid City, SD 57709-6172
 15099279* +Grnsky/fifththirdbk, 1797 Ne Expressway, Atlanta, GA 30329-7803
 15099280* Kay Jewelers, Care Of Resurgent Capital Serv, Greenville, SC 29602
 15099282* +Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
 15099286* +Rushmore Loan Mgmt Ser, Pob 52708, Irvine, CA 92619-2708

TOTALS: 1, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dkam
Form ID: 309I

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Total Noticed: 23

Date Rcvd: Aug 05, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust et al... bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Lawrence W. Willis on behalf of Debtor Lisa Jones Ritz ecf@westernpabankruptcy.com, urfreshstrt@gmail.com; willisl88866@notify.bestcase.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5